

Facts & figures 2023

Key figures

In millions of euros

	2023	2022
Financial position and solvency on December 31		
Total assets	46,531	43,317
Total equity	4,757	4,376
Non-controlling interests	595	528
Common Equity Tier 1 Capital (CET1)	3,729	3,494
Risk-weighted assets	31,647	27,887
CET1 ratio	11.8%	12.5%

Profit and loss account

	2023	2022
Total net income	1,768	1,708
Total operating expenses	(1,016)	(959)
Credit losses and other impairments	(170)	(262)
Profit before tax	582	487
Profit for the year	438	343

Portfolio (in billions of euros)

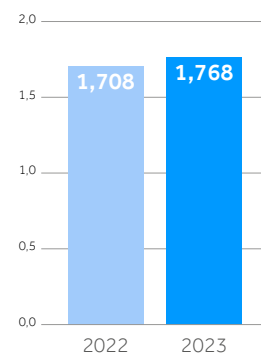
	2023	2022
Total portfolio	44.3	40.5

Employee data

	2023	2022
Number of full-time equivalents (FTEs) average	5,548	5,612

Total net income

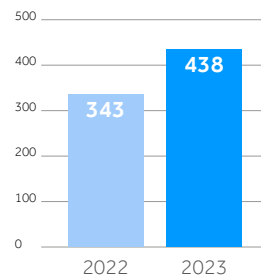
in millions of euros



+3.5%

Net profit

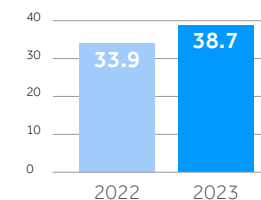
in millions of euros



+27.7%

New business volume

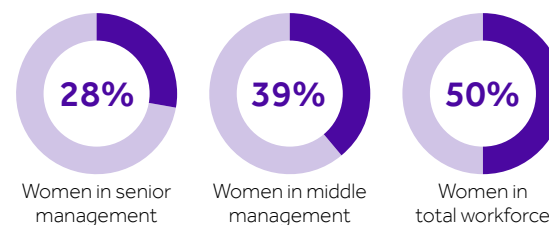
in billions of euros



+14.1%

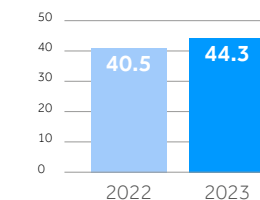
Diversity & inclusion

percentage of women



Portfolio on balance

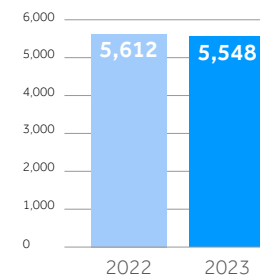
in billions of euros



+9.2%

Full-time equivalents

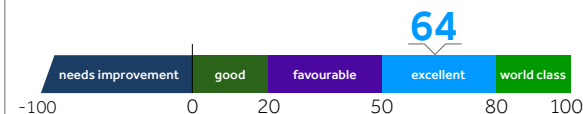
average number



-1.2%

Net promoter Score*

NPS® recommendations



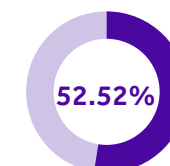
* Net Promoter, Net Promoter System, Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

Volunteering

percentage of involved employees

2,914 unique members

number of hours volunteered **16,873**



Unique member participation rate



Donated to good causes a total of **EUR 1.67** million